



**Public Hearing**

**CITY NAME:** NOTICE OF PUBLIC HEARING - CITY OF LIME SPRINGS - PROPOSED PROPERTY TAX LEVY **CITY #:** 45-423  
**LIME SPRINGS** Fiscal Year July 1, 2026 - June 30, 2027

The City Council will conduct a public hearing on the proposed Fiscal Year City property tax levy as follows:  
**Meeting Date:** 4/7/2026 **Meeting Time:** 06:00 PM **Meeting Location:** Lime Springs Community Center 201 Center Street Lime Springs, IA 52155  
At the public hearing any resident or taxpayer may present objections to, or arguments in favor of the proposed tax levy. After the hearing of the proposed tax levy, the City Council will publish notice and hold a hearing on the proposed city budget.

City Website (if available)

City Telephone Number  
(563) 566-4405

Iowa Department of Management	Current Year Certified Property Tax 2025 - 2026	Budget Year Effective Property Tax 2026 - 2027	Budget Year Proposed Property Tax 2026 - 2027
Taxable Valuations for Non-Debt Service	20,452,802	22,914,592	22,914,592
Consolidated General Fund	162,241	162,241	176,476
Operation & Maintenance of Public Transit	0	0	0
Aviation Authority	0	0	0
Liability, Property & Self Insurance	35,958	35,958	42,340
Support of Local Emergency Mgmt. Comm.	2,575	2,575	0
Unified Law Enforcement	0	0	0
Police & Fire Retirement	0	0	0
FICA & IPERS (If at General Fund Limit)	25,309	25,309	29,747
Other Employee Benefits	0	0	11,899
Capital Projects (Capital Improv. Reserve)	0	0	0
Taxable Value for Debt Service	20,452,802	22,914,592	22,914,592
Debt Service	60,302	60,302	59,270
CITY REGULAR TOTAL PROPERTY TAX	286,385	286,385	319,732
CITY REGULAR TAX RATE	14.00226	12.49793	13.95317
Taxable Value for City Ag Land	252,017	270,522	270,522
Ag Land	0	0	0
CITY AG LAND TAX RATE	0.00000	0.00000	0.00000
<b>Tax Rate Comparison-Current VS. Proposed</b>			
Residential property with an Actual/Assessed Valuation of \$100,000/\$110,000	<b>Current Year Certified 2025/2026</b>	<b>Budget Year Proposed 2026/2027</b>	<b>Percent Change</b>
City Regular Residential	664	684	3.01
Commercial property with an Actual/Assessed Valuation of \$300,000/\$330,000	<b>Current Year Certified 2025/2026</b>	<b>Budget Year Proposed 2026/2027</b>	<b>Percent Change</b>
City Regular Commercial	2,887	3,193	10.60

Note: Actual/Assessed Valuation is multiplied by a Rollback Percentage to get to the Taxable Valuation to calculate Property Taxes. Residential and commercial properties have the same rollback percentage through \$150,000 of actual/assessed valuation.

**Reasons for tax increase if proposed exceeds the current:**  
Debt Levy Decreased. Insurance costs increased. Employee Benefits increased.

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**Ludeking**

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nerstone of who we are. For our employees, we're investing in professional development opportunities to ensure they have the tools and knowledge to grow in their careers and better serve our clients". Also adding, "For our clients, we're dedicated to providing valuable resources through events, seminars, and one-on-one conversations. These cover a range of topics, from economic trends and industry insights to financial planning and fraud prevention. By keeping our clients informed and empowered, we aim to help them make confident decisions and navigate an ever-changing financial landscape."

Customer relationships take priority for Ludeking and he emphasizes that point with anyone else that works with him, adding, "Relationships are at the heart of what we do, and confidentiality is a cornerstone of building trust - that is an inherent part of our Cresco and Decorah Bank culture - from when we interview potential new employees, to onboarding, to our service standards that govern our actions on a day-to-day basis."

Ludeking said customers can expect the same personal touch—online and in-branch that they have always had. "At Cresco Bank, you're not an account number. We know your name. We know your family. We know your business and your goals. And, if you are new

to the area, we strive to get to know you. We are about helping people achieve their dreams, and we do that through relationship-driven banking."

Supporting small businesses and entrepreneurs remains central to the bank's mission. "Our approach starts with listening. When we meet with clients, we take the time to ask questions and truly understand their goals.

Once we have a clear picture, we dive into their business plans and financials—both current and projected—to get a comprehensive understanding of their situation. He added: "While this process is common for small businesses and entrepreneurs, it's the same personalized approach we take with all our clients. Our goal is always to understand their aspirations and provide the right tools and resources to help them achieve their financial dreams."

Internally, Ludeking aims to keep employee engagement high. "Communication is key. Twice weekly we have all-staff "Huddles", regular staff meetings and social events. One of our core values is having fun. We spend a lot of our lives at work - we try to make being at work an enjoyable and fulfilling experience." Culture, he said, is a competitive advantage.

Community involvement will continue to be encouraged. "Community Banks are the financial backbone for local businesses, farms,

and families. Banks provide education, compliance, and resources to support community growth and stability." And, he said, service is its own reward. "Volunteering and supporting the community is part of who we are - the incentive doesn't have to do with compensation at the bank; it has to do with living in a thriving community. Our team cares about this mission!"

Ludeking, a University of Northern Iowa graduate who also completed the Graduate School of Banking at the University of Wisconsin-Madison, grew up on a small farm near Ridgeway and now lives in Cresco with his wife of 17 years, Natasha, an RN at Emplify in Decorah, and their daughters, Madison who is 14 years old and Mya who is 9 years old. Deeply rooted into the community, he serves on several local boards, including the Howard Winneshiek Community School District, Cresco Industrial Development Corporation, Howard County Business & Tourism, Howard County Mutual Insurance and the Regional Health Services Foundation. His brother, Mike, is also a VP Ag/Business Banker at the bank's Decorah location.

Looking ahead, Ludeking hopes to celebrate community milestones and economic improvements. When asked what he would like to talk about if he were interviewed again in the next 3-5 years he said, "The Howard Winneshiek Community School Addition/Remodel currently in progress (being) completed! (Expected August 2027)" and "(That) the agricultural economy has improved, which helps drive businesses in the region."

He keeps his leadership philosophy simple but effective. "Lead by example. Don't expect others to do something you are not willing to do yourself!" And he's candid about both confidence and concern. "Right now, the piece that gives me the most confidence is the staff

**Howard Co. Board of Supervisors**

**THE TWELFTH DAY**

The Board of Supervisors of Howard County, Iowa met in regular session as required by law at the Office of the Howard County Board of Supervisors, Cresco, Iowa on March 17, 2026.

Unless noted in the minutes, all motions were passed unanimously.

The meeting was called to order by Chairman Joe Pisney at 9:00 a.m.

Those present were: Chairman in the Chair Joe Pisney, Dean Eastman, and Pat Murray. Absent; None.

A motion by Pat Murray and seconded by Dean Eastman to approve the agenda as posted. Motion passed.

A motion by Dean Eastman and seconded by Pat Murray to approve the minutes of the last meeting. Motion passed.

Pat Murray attended a Board of Health meeting in Cresco, Iowa.

Howard County Engineer Nick Rissman came before the board to discuss Secondary Roads Business.

1. Project Updates

2. Consider the purchase of a new pickup

3. Approve federal bridge inspection contract with Calhoun Burns & Associates

4. Other Road Issues

A motion by Dean Eastman and seconded by Pat Murray to approve to purchase a 2026 Dodge Ram Truck 3500 from Stew Hansen Dodge in the amount of \$46,348.00. Motion passed.

A motion by Pat Murray and seconded by Dean Eastman to approve to authorize the County Engineer Nick Rissman to sign the 2026 federal bridge inspection contract with Calhoun Burns & Associates in the amount of \$11,100.00. Motion passed.

Howard County Sheriff Rick Busch called in to give a Sheriff's Department update.

A motion by Pat Murray and seconded by Dean Eastman to approve the resignation of Gatlin Keehner effective March 9, 2026. Motion passed.

A motion by Pat Murray and seconded by Dean Eastman to approve to hire Jeanne Hohansee as a Dispatcher/Jailer effective March 17, 2026. Jeanne will follow all of Howard County's Policies and Procedures as well as the Dispatcher/Jailer Union Contract. Motion passed.

A motion by Dean Eastman and seconded by Pat Murray to approve the Recorder's Monthly Report ending February 28, 2026. Motion passed.

A motion by Pat Murray and seconded by Dean Eastman to approve to publish a notice for a public hearing on a construction permit application for K Pigs LLC on April 6, 2026, at 9:00 a.m. Motion passed.

A motion by Dean Eastman and seconded by Pat Murray to approve Resolution No. 1427-2026, Inter Fund Transfer. The vote thereon was as follows: Ayes: Pisney, Eastman, and Murray. Nays: None. Resolution No. 1427-2026 passed unanimously. The full text of the resolution may be viewed at the Howard County Auditor's Office or on the Howard County website: <https://howardcounty.iowa.gov/>.

A motion by Pat Murray and seconded by Dean Eastman to approve to pay claims. Motion passed.

**General Basic Fund**

Alliant Energy, Electric Light & Power	.....	2161.33
Axon Enterprise, Radio & Related Equip.	.....	204.00
Capital Sanitary Supply, Household & Institutional	.....	155.90
Computer Professionals Unlmit, Office Equipment & Furnit	.....	149.99
Cresco Fire Safety, Safety & Protect. Supplies	.....	366.60
Cresco Medical Clinic, Stationery/Forms/Office S	.....	95.00
Fenco Products Inc., Hardware	.....	198.45
Hanson Tire Service, Tires & Tubes	.....	1026.04
Hawkeye Sanitation Inc., Sanitation & Disposal Ser	.....	240.00
ISACA, Dues & Memberships	.....	250.00
John Deere Financial, Hardware	.....	404.52
Johnson Computers & TV, Office Equipment & Furnit	.....	19.99

Kwik Trip Inc, Fuels	.....	3740.54
Language Line, Miscellaneous	.....	245.70
Little Cats Daycare, Contrib.-Other Gov. & Organ	.....	17000.00
MIENERGY COOPERATIVE, Electric Light & Power	.....	111.44
Phoenix Supply, Household & Institutional	.....	103.50
Psychology Associates PLLC, Educational & Train.Serv.	.....	330.00
Regional Health Services Howar,Medical & Health Services	.....	901.00
Riceville True Value, Hardware	.....	59.60
Riley's Inc., Stationery/Forms/Office S	.....	87.00
Sunset Law Enforcement, Safety Items	.....	3394.00
TPD Publishing Inc. Cresco Tim, Official Pub.& Legal Not.	.....	517.16
U.S. Cellular, Telephone & Fax Service	.....	52.33
Vestis, Clothing & Dry Goods	.....	129.07
Windstream Iowa Communications, Telephone & Fax Service	.....	40.92
Windstream, Telephone & Fax Service	.....	799.96

**Sheriff's Dept. K9**

Osage Vet Clinic, Veterinary & Animal Care

**General Supplemental Fund**

Election Source, Election Supplies

John Deere Financial, Election Supplies

Rural Services Basic Fund

Hawkeye Recycling Inc, Contract Carriers

Hawkeye Sanitation Inc., Contract Carriers

**Local Government Opioid Abatem**

Iowa Narcotics Officers Assoc, Prevention Programs

**Secondary Road Fund**

Alum-Line Inc., Parts

Arnold Motor Supply, Parts

AT&T Mobility, Telephone & Fax Service

Bodensteiner Imp Co, Cover Aggregate & Sand

CarQuest Auto Prts, Lubricants

CHS Inc., Natural Gas, LP Gas, Fuel

Fastenal Company, Steel-Iron & Relat.Metals

Lickteig Lawn & Garden, Cover Aggregate & Sand

MIENERGY COOPERATIVE, Electric Light & Power

Unity Point Health St. Luke's, Safety & Protect.Supples

VESTIS, Safety & Protect.Supples

**Jnt Disaster Serv.Fund**

Iowa Emergency Mgmt Assoc c/o,Dues & Memberships

Kwik Trip Inc, Fuels

MIENERGY COOPERATIVE, Electric Light & Power

**E911 Service Charge Fund**

GEO Comm, Radio & Related Equip.

MIENERGY COOPERATIVE, Electric Light & Power

Windstream Iowa Communications, Telephone & Fax Service

**FLEX BENEFIT FUND**

FLEX BENEFIT FUND, Medical & Health Charges

Midwest Group Benefits, Medical & Health Charges

**Self-Funded Health Insurance**

Howard Co. Employee, Medical & Health Charges

**Grand Total** .....198065.77

Chairman, Joe Pisney adjourned the meeting at 10:30 a.m.

ATTEST: Julie Chapman,  
Howard County Auditor

Joe Pisney, Chairman Howard County Board of Supervisors

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**Howard County Sheriffs Office - Dispatch Activity**

The following calls are just a snapshot of calls handled by our local Howard County Officers.

3/13/26	21:17	HARASSMENT	400 BLK S. ELM ST	CRESCO	CRESCO POLICE
3/14/26	9:00	THEFT CALL	500 BLK 2ND AVE W	CRESCO	CRESCO POLICE
3/14/26	12:14	SCAM	1200 BLK MAY AVE	LIME SPRINGS	SHERIFFS OFFICE
3/14/26	12:14	CIVIL MATTER	500 BLK 7TH ST E	CRESCO	CRESCO POLICE
3/14/26	15:41	ACCIDENT	CAMBRIDGE ST	CRESCO	CRESCO POLICE
3/15/26	0:16	DOMESTIC	400 BLK 6TH ST E	CRESCO	CRESCO POLICE
3/15/26	8:58	THEFT	NORTH ELM ST	CRESCO	CRESCO POLICE
3/15/26	13:50	VANDALISM	400 BLK 9TH ST	ELMA	SHERIFFS OFFICE
3/15/26	21:21	DISABLE VEHICLE	200 BLK W MAIN ST	RICEVILLE	SHERIFFS OFFICE
3/16/26	6:21	ACCIDENT	HWY 63	HOWARD CO.	SHERIFFS OFFICE
3/16/26	12:57	SCAM	23600 BLK 90TH ST	CRESCO	CRESCO POLICE
3/16/26	15:07	HARASSMENT	300 BLK 2ND ST W	CRESCO	CRESCO POLICE
3/17/26	15:45	THEFT CALL	GARDEN AVE	CRESCO	SHERIFFS OFFICE
3/17/26	17:16	HARASSMENT	500 BLK 7TH ST E	CRESCO	CRESCO POLICE
3/17/26	23:55	ALARM	900 BLK WOODLAND AVE	RICEVILLE	SHERIFFS OFFICE
3/18/26	16:13	WANTED	300 BLK 3RD AVE E	CRESCO	SHERIFFS OFFICE
3/18/26	16:41	DOG CALL	VERNON ROAD	CRESCO	CRESCO POLICE
3/19/26	11:16	ESCORT	TWO MILE CORNER	CRESCO	SHERIFFS OFFICE
3/19/26	12:11	CIVIL MATTER	600 BLK 2ND ST SW	CRESCO	CRESCO POLICE
3/19/26	13:34	VIOLATION NO CONTACT	1100 BLK CAMBRIDGE ST	CRESCO	CRESCO POLICE